



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name W.T.B. FINANCIAL CORPORATION

City/State SPOKANE, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 11,089,567

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

W.T.B. FINANCIAL CORPORATION
717 WEST SPRAGUE AVENUE
SPOKANE, WA 99201

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017																	
Average assets (\$000)	10,353,278			8,516,516			6,597,165			6,402,279			5,812,215																	
Net income (\$000)	100,030			76,312			83,284			83,056			41,798																	
Number of BHCs in peer group	130			147			146			154			148																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.89	2.60	69	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78	3.58	3.29	72															
+ Non-interest income	0.66	1.04	32	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46	0.85	0.93	46															
- Overhead expense	2.22	2.17	57	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65	2.89	2.60	68															
- Provision for credit losses	0.09	-0.09	90	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25	0	0.11	11															
+ Securities gains (losses)	0	0.01	23	0.05	0.02	79	-0.03	0.01	1	0	0	42	0	0.01	25															
+ Other tax equivalent adjustments	0	0	46	-0.06	0	1	0	0	46	0	0	45	0	0	42															
= Pretax net operating income (tax equivalent)	1.24	1.66	15	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59	1.54	1.55	47															
Net operating income	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59	0.72	0.95	22															
Net income	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59	0.72	0.95	22															
Net income (Subchapter S adjusted)					1.97		1.27			1.41			1.41		1.11															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.05	3.06	47	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17	3.74	4.06	21															
Interest expense	0.09	0.25	15	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2	0.08	0.54	2															
Net interest income (tax equivalent)	2.95	2.80	58	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58	3.66	3.54	59															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.02	0.11	25	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6	-0.03	0.10	6															
Earnings coverage of net loan and lease losses (X)	113.41	39.72	82	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8	-88.34	0.97	14															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.54	1.23	94	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98	2.22	0.95	97															
Allowance for loan and lease losses / Total loans and leases	2.54	1.20	94	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98	2.21	0.94	97															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.92	0.49	88	0.20	0.67	14	0.30	0.56	29	0.26	0.57	23	0.29	0.57	22															
30-89 days past due loans and leases / Total loans and leases	0.10	0.32	15	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35	0.32	0.32	59															
Liquidity and Funding																														
Net noncore funding dependence	-19.88	-2.33	5	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7	-8.33	13.97	4															
Net short-term noncore funding dependence	-19.92	-7.71	15	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9	-8.48	9.65	4															
Net loans and leases / Total assets	48.65	58.67	19	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11	61.56	72.64	12															
Capitalization																														
Tier 1 leverage ratio	7.64	8.98	18	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39	9.32	10.04	34															
Holding company equity capital / Total assets	7.51	10.71	9	8.22	10.51	15	9.71	11.37	22	9.20	11.21	21	8.50	10.84	13															
Total equity capital (including minority interest) / Total assets	7.51	10.82	6	8.22	10.57	14	9.71	11.43	21	9.20	11.30	21	8.50	10.89	13															
Common equity tier 1 capital / Total risk-weighted assets	12.53	12.42	58	13.29	12.44	69	13.02	12.50	67	13.36	12.37	73	12.41	11.90	64															
Net loans and leases / Equity capital (X)	6.48	5.53	69	6.77	6.79	52	6.39	6.55	46	6.57	6.70	47	7.24	6.82	63															
Cash dividends / Net income	23.79	28.27	40	24.60	29.42	41	21.46	25.65	41	14.15	24.05	35	20.47	32.32	34															
Cash dividends / Net income (Subchapter S adjusted)					3.14		39.66			93.20			35.12		19.39															
Growth Rates																														
Assets	13	10.50	72	36.98	16.11	93	9.34	8.66	62	4.90	9.35	37	10.18	9.89	66															
Equity capital	3.28	7.46	36	15.90	8.42	86	15.47	12.19	71	13.54	12.50	68	6.95	13.71	38															
Net loans and leases	-1.16	3.36	37	22.77	9.99	88	12.37	8.63	73	2.90	10.51	18	3.95	12.54	17															
Noncore funding	12.03	-14.79	82	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53	-15.03	-3.35	37															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46															
Long-term debt / Equity capital	0	10.95	12	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27															
Equity investment in subsidiaries / Equity capital	96.03	103.22	11	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20	97.43	105.17	22															
Cash from ops + noncash items + op expense / Op expense + dividends	142.93	154.48	52	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66	141.93	100.80	80															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	243,317	237,475	224,316	202,234	179,650	2.46	50.90
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	242,484	236,262	222,706	200,473	177,390	2.63	52.77
Tax-exempt income on loans and leases.....	833	1,213	1,610	1,761	2,260	-31.33	-66.87
Estimated tax benefit on income on loans and leases.....	217	4,519	404	450	1,194	-95.20	-83.68
Income on loans and leases (tax equivalent).....	243,534	241,994	224,720	202,684	180,844	0.64	49.80
Investment interest income (tax equivalent).....	62,996	48,047	42,074	29,975	27,189	31.11	177.18
Interest on balances due from depository institutions.....	2,038	2,490	7,714	15,399	4,173	-18.15	40.84
Interest income on other earning assets.....	332	308	308	322	91	7.79	157.36
Total interest income (tax equivalent).....	308,900	292,839	274,816	248,380	212,297	5.48	65.30
Interest on time deposits of \$250K or more	180	401	919	775	240	-55.11	
Interest on time deposits < \$250K.....	722	1,382	2,629	2,383	925	-47.76	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,578	11,840	13,297	8,022	2,931	-36.00	193.61
Interest on other borrowings and trading liabilities.....	1,101	1,590	2,452	452	183	-30.75	470.47
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	9,581	15,213	19,297	11,632	4,279	-37.02	143.30
Net interest income (tax equivalent).....	299,319	277,626	255,519	236,748	208,018	7.81	63.62
Non-interest income.....	67,849	63,483	50,150	50,340	49,137	6.88	42.68
Adjusted operating income (tax equivalent)	367,168	341,109	305,669	287,088	257,155	7.64	59.30
Overhead expense.....	229,914	208,740	193,261	180,121	167,832	10.14	54.90
Provision for credit losses.....	9,000	33,000	3,200	2,700	0		300.00
Securities gains (losses)	0	3,889	-1,853	0	0	-100.00	-100.00
Other tax equivalent adjustments	0	-5,000	0	0	0		
Pretax net operating income (tax equivalent).....	128,258	98,258	107,200	104,932	89,323	30.53	58.72
Applicable income taxes	27,965	21,577	23,455	21,379	46,276	29.61	0.97
Tax equivalent adjustments	263	369	461	497	1,249	-28.73	-81.04
Applicable income taxes (tax equivalent).....	28,228	21,946	23,916	21,876	47,525	28.62	-2.94
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	100,030	76,312	83,284	83,056	41,798	31.08	93.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	100,030	76,312	83,284	83,056	41,798	31.08	93.38
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	100,030	76,312	83,284	83,056	41,798	31.08	93.38
Investment securities income (tax equivalent).....	62,996	48,047	42,074	29,975	27,189	31.11	177.18
US Treasury and agency securities (excluding mortgage-backed securities)	22,862	29,254	28,891	16,251	15,395	-21.85	139.19
Mortgage-backed securities	39,911	17,715	12,901	13,495	11,634	125.29	206.98
All other securities	223	1,078	282	229	160	-79.30	32.68
Cash dividends declared.....	23,801	18,769	17,872	11,754	8,557	26.81	211.78
Common	23,801	18,769	17,872	11,754	8,557	26.81	211.78
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.98	2.85	58	3.44	3.53	37	4.17	4.19	50	3.88	4.08	33	3.65	3.78	40
Less: Interest expense	0.09	0.23	16	0.18	0.54	5	0.29	0.95	4	0.18	0.75	2	0.07	0.50	2
Equals: Net interest income (tax equivalent)	2.89	2.60	69	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78	3.58	3.29	72
Plus: Non-interest income	0.66	1.04	32	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46	0.85	0.93	46
Equals: adjusted operating income (tax equivalent)	3.55	3.70	43	4.01	3.96	52	4.63	4.16	69	4.48	4.27	61	4.42	4.26	60
Less: Overhead expense	2.22	2.17	57	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65	2.89	2.60	68
Less: Provision for credit losses	0.09	-0.09	90	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25	0	0.11	11
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0.05	0.02	79	-0.03	0.01	1	0	0	42	0	0.01	26
Plus: other tax equivalent adjustments	0	0	46	-0.06	0	1	0	0	46	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.24	1.66	15	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59	1.54	1.55	47
Less: Applicable income taxes (tax equivalent)	0.27	0.38	17	0.26	0.27	50	0.36	0.35	47	0.34	0.32	54	0.82	0.59	81
Less: Minority interest	0	0	40	0	0	45	0	0	45	0	0	46	0	0	47
Equals: Net operating income	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59	0.72	0.95	22
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59	0.72	0.95	22
Memo: Net income (last four quarters)	0.97	1.26	17	0.90	0.97	43	1.26	1.19	57	1.30	1.22	59	0.72	0.95	22
Net income—BHC and noncontrolling (minority) interest	0.97	1.27	16	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59	0.72	0.95	22
Margin Analysis															
Average earning assets / Average assets	97.90	93.08	94	97.60	93.47	95	97.38	93.22	94	98.13	93.23	96	97.71	93.19	95
Average interest-bearing funds / Average assets	49.75	61.99	6	49.70	68.25	4	53.25	70.66	5	52.41	70.70	3	54.92	70.06	8
Interest income (tax equivalent) / Average earning assets	3.05	3.06	47	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17	3.74	4.06	21
Interest expense / Average earning assets	0.09	0.25	15	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2	0.08	0.54	2
Net interest income (tax equivalent) / Average earning assets	2.95	2.80	58	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58	3.66	3.54	59
Yield or Cost															
Total loans and leases (tax equivalent)	4.33	4.01	71	4.48	4.28	67	5.22	4.98	69	5.05	4.85	66	4.66	4.52	62
Interest-bearing bank balances	0.13	0.14	45	0.31	0.32	54	1.90	2.26	29	2.10	1.88	70	1.07	1.13	49
Federal funds sold and reverse repos	0	0.25	19	0	0.43	13	2.22	2.02	56	1.81	1.50	53	0	0.83	9
Trading assets	0.45			0.80			0.49			0.70				0.48	
Total earning assets	3.05	3.04	48	3.46	3.80	20	4.27	4.47	35	3.95	4.33	20	3.72	3.98	24
Investment securities (tax equivalent)	2.10	1.77	75	2.29	2.32	49	2.37	2.74	17	2.06	2.69	5	1.89	2.61	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.69	1.14	83	3.29	1.87	91	2.31	2.54	41	1.83	2.20	35	1.79	1.66	61
Mortgage-backed securities	2.28	1.57	92	1.35	2.05	4	2.35	2.54	25	2.27	2.44	30	2.05	2.19	30
All other securities	2.74	2.81	53	12.51	3.24	94	3.13	3.80	28	2.96	3.74	23	4.30	3.85	61
Interest-bearing deposits	0.17	0.21	48	0.34	0.62	14	0.54	1.13	8	0.36	0.85	8	0.14	0.52	3
Time deposits of \$250K or more	0.46	0.66	27	0.89	1.60	6	1.30	2.13	4	0.97	1.57	7			
Time deposits < \$250K	0.43	0.62	26	0.76	1.49	5	1.15	1.91	10	0.94	1.42	10			
Other domestic deposits	0.16	0.15	63	0.32	0.36	47	0.46	0.86	14	0.29	0.64	11			
Foreign deposits	0.14				1.24			2.53			1.85			0.84	
Federal funds purchased and repos	0.19	0.17	74	0.41	0.37	66	0.89	1.23	44	0.19	1.03	17	0.08	0.68	8
Other borrowed funds and trading liabilities	3.85	1.27	95	0.36	0.55	58	0.40	1.03	49	0	2.10	0	0	1.48	1
All interest-bearing funds	0.19	0.37	19	0.36	0.79	8	0.55	1.34	4	0.35	1.06	2	0.13	0.71	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	67,849	63,483	50,150	50,340	49,137
Fiduciary activities income	21,805	18,856	17,667	18,137	14,643
Service charges on deposit accounts - domestic	6,088	5,845	6,820	6,890	6,909
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	4,056	3,364	3,065	3,459	3,809
Insurance activities revenue.....	16	369	27	69	190
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	166	135	79	186	207
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	7,687	12,423	3,629	5,874	4,278
Other non-interest income.....	28,031	22,491	18,863	15,725	19,101
Total overhead expenses	229,914	208,740	193,261	180,121	167,832
Personnel expense.....	141,916	130,113	115,573	106,377	100,997
Net occupancy expense.....	23,879	22,223	21,201	18,018	15,588
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	64,119	56,404	56,487	55,726	51,247
Fee income on mutual funds and annuities.....	4,056	3,364	3,065	3,459	3,810
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,092	1,066	1,017	994	961
Average personnel expense per employee.....	129.96	122.06	113.64	107.02	105.10
Average assets per employee.....	9,481.02	7,989.23	6,486.89	6,440.92	6,048.09

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.98	2.17	87	5.30	0.51	91	6.11	0.66	91	6.87	1.69	90	7.75	1.89	
Overhead expenses / Net Interest Income + non-interest income	62.66	59.28	62	62.17	61.22	56	63.32	61.79	59	62.85	61.22	59	65.58	62.21	66
Percent of Average Assets															
Total overhead expense	2.22	2.17	57	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65	2.89	2.60	68
Personnel expense.....	1.37	1.21	68	1.53	1.42	62	1.75	1.50	71	1.66	1.46	67	1.74	1.47	75
Net occupancy expense.....	0.23	0.23	51	0.26	0.30	36	0.32	0.32	54	0.28	0.31	40	0.27	0.32	30
Other operating expenses.....	0.62	0.72	44	0.66	0.73	43	0.86	0.76	64	0.87	0.79	62	0.88	0.79	66
Overhead less non-interest income	1.57	1.10	87	1.71	1.44	72	2.17	1.65	87	2.03	1.65	80	2.04	1.65	81
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.62	58.83	65	61.19	58.93	63	63.23	59.91	66	62.74	60.51	64	65.26	61.01	72
Personnel expense.....	38.65	32.93	78	38.14	33.88	81	37.81	34.17	69	37.05	34.42	71	39.27	34.72	79
Net occupancy expense.....	6.50	6.23	55	6.51	7.04	42	6.94	7.50	39	6.28	7.33	29	6.06	7.51	24
Other operating expenses.....	17.46	19.18	42	16.54	17.57	44	18.48	17.93	60	19.41	18.28	61	19.93	18.30	65
Total non-interest income	18.48	27.67	31	18.61	23.45	44	16.41	19.83	36	17.53	20.30	41	19.11	21.24	42
Fiduciary activities income	5.94	2.20	86	5.53	1.45	88	5.78	1.61	86	6.32	1.95	85	5.69	1.95	83
Service charges on domestic deposit accounts	1.66	3.27	27	1.71	2.67	36	2.23	3.21	32	2.40	3.58	33	2.69	3.83	32
Trading revenue.....	0	0.62	27	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	1.10	2.58	41	0.99	1.03	62	1	0.91	64	1.20	0.85	70	1.48	0.92	75
Insurance activities revenue.....	0	0.36	28	0.11	0.41	68	0.01	0.37	52	0.02	0.46	51	0.07	0.44	64
Venture capital revenue.....	0	0.04	44	0	0	48	0	0	50	0	0	49	0	0	48
Net servicing fees	0.05	0.60	30	0.04	0	57	0.03	0.22	36	0.06	0.52	35	0.08	0.40	36
Net securitization income	0	0.01	44	0	0	48	0	0	48	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	2.09	3.30	46	3.64	5.55	57	1.19	2.27	57	2.05	1.98	63	1.66	2.38	52
Other non-interest income.....	7.63	9.27	46	6.59	7.76	44	6.17	7.41	38	5.48	7.05	34	7.43	7.34	56
Overhead less non-interest income	44.14	30.52	89	42.58	34.63	72	46.82	39.47	72	45.21	39.75	67	46.16	39.09	76
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.80	21.18	55	21.96	20.30	53	21.88	21.51	47	20.37	18.37	54	51.81	33.75	91
Applicable income tax + TE / Pretax net operating income + TE	22.01	22.67	37	22.34	22.51	41	22.31	23.31	39	20.85	21.35	40	53.21	38.57	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	3,682,437	3,181,695	2,854,185	2,508,973	2,391,630	15.74	57.93	
Commercial and industrial loans	1,298,752	1,917,962	1,210,405	1,078,685	1,118,181	-32.28	25.69	
Loans to individuals	124,801	114,867	137,487	115,585	114,083	8.65	22.17	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	233,249	236,216	226,569	205,078	169,567	-1.26	38.46	
Other loans and leases	196,836	140,792	113,951	139,077	138,615	39.81	31.62	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	5,536,075	5,591,532	4,542,597	4,047,398	3,932,076	-0.99	46.26	
Less: Allowance for loan and lease losses	140,603	132,811	96,415	90,749	86,784	5.87	63.90	
Net loans and leases	5,395,472	5,458,721	4,446,182	3,956,649	3,845,292	-1.16	45.85	
Debt securities that reprice or mature in over 1 year	3,289,060	2,543,680	1,895,394	1,584,963	1,383,174	29.30	153.72	
Mutual funds and equity securities	16	13	13	11	0	23.08		
Subtotal	8,684,548	8,002,414	6,341,589	5,541,623	5,228,466	8.52	73.84	
Interest-bearing bank balances	1,987,135	1,463,300	523,953	751,180	748,822	35.80	509.55	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	36,695	34,680	429	4,288	4,002	5.81	-58.52	
Trading assets	0	0	0	0	0			
Total earning assets	10,708,378	9,500,394	6,865,971	6,297,091	5,981,290	12.72	97.93	
Non-interest-bearing cash and due from depository institutions	62,283	101,565	102,603	106,555	106,152	-38.68	-36.06	
Premises, fixed assets, and leases	104,196	108,507	105,590	55,523	50,889	-3.97	142.39	
Other real estate owned	0	0	0	0	311		-100.00	
Investment in unconsolidated subsidiaries	22,746	7,986	887	916	944	184.82	2279.29	
Intangible and other assets	191,964	95,511	89,613	92,265	106,507	100.99	64.61	
Total assets	11,089,567	9,813,963	7,164,664	6,552,350	6,246,093	13.00	95.62	
Quarterly average assets	10,946,007	9,484,120	6,864,680	6,629,764	6,190,736	15.41	96.41	
Average loans and leases (YTD)	5,626,002	5,396,810	4,305,262	4,014,063	3,878,100	4.25	54.32	
Memoranda								
Loans held-for-sale	4,283	28,572	29,266	4,126	21,069	-85.01	-84.69	
Loans not held-for-sale	5,531,792	5,562,960	4,513,331	4,043,272	3,911,007	-0.56	47.24	
Real estate loans secured by 1–4 family	1,185,796	976,987	869,280	736,226	695,351	21.37	77.54	
Commercial real estate loans	2,444,473	2,160,090	1,946,099	1,730,631	1,657,985	13.17	50.07	
Construction and land development	541,948	531,626	461,067	426,346	399,085	1.94	36.87	
Multifamily	220,422	207,934	177,247	138,534	106,580	6.01	74.04	
Nonfarm nonresidential	1,682,103	1,420,530	1,307,785	1,165,751	1,152,320	18.41	52.05	
Real estate loans secured by farmland	52,168	44,618	38,806	42,116	38,294	16.92	49.43	
Total investment securities	3,325,771	2,578,373	1,895,836	1,589,262	1,387,176	28.99	140.16	
U.S. Treasury securities	291,727	49,301	25,706	107,920	108,613	491.73	169.07	
US agency securities (excluding mortgage-backed securities)	1,232,993	1,012,865	1,353,336	905,176	668,931	21.73	68.97	
Municipal securities	7,904	8,486	9,046	7,689	3,757	-6.86	106.53	
Mortgage-backed securities	1,793,131	1,507,708	507,735	568,466	605,875	18.93	230.32	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	16	13	13	11	0	23.08		
Available-for-sale securities	538,719	1,700,704	1,247,616	1,031,059	906,664	-68.32	-42.25	
U.S. Treasury securities	100,798	49,301	25,706	107,920	108,613	104.45	-7.03	
US agency securities (excluding mortgage-backed securities)	52,162	593,482	904,545	580,809	467,344	-91.21	-87.62	
Municipal securities	4,372	4,858	5,342	5,339	1,346	-10.00	222.90	
Mortgage-backed securities	381,387	1,053,063	312,023	336,991	329,361	-63.78	-5.04	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-27,277	30,336	5,199	-8,589	-5,379			
Available-for-sale securities appreciation (depreciation)	4,308	80,561	11,413	-25,518	-20,422	-94.65		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	389,235	393,299	410,992	430,030	426,779	-1.03	-3.20	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	994,439	885,108	669,655	522,903	560,165	12.35	93.12
NOW, ATS and transaction accounts	105,892	93,902	72,142	58,799	61,238	12.77	84.93
Time deposits less brokered deposits < \$250K	161,490	175,629	193,938	266,728	198,229	-8.05	
MMDA and other savings accounts	8,590,708	7,495,199	5,247,958	4,701,864	4,533,621	14.62	111.53
Other non-interest-bearing deposits	0	0	0				
Core deposits	9,852,529	8,649,838	6,183,693	5,550,294	5,353,253	13.90	106.90
Time deposits of \$250K or more	37,741	48,953	43,169	88,627	69,029	-22.90	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	239,511	216,428	163,069	259,857	222,136	10.67	13.26
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	20,063	0	161	0	0		
Other borrowings w/remaining maturity over 1 year	0	0	19,820	0	0		
Brokered deposits < \$250K	0	0	0	0	26,017		
Noncore funding	297,315	265,381	226,219	348,484	317,182	12.03	-20.35
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	106,778	92,226	58,848	50,907	44,867	15.78	184.60
Total liabilities	10,256,622	9,007,445	6,468,760	5,949,685	5,715,302	13.87	98.28
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	19,262	24,241	26,756	32,425	30,169	-20.54	-32.52
Common surplus	32,665	32,665	32,665	32,665	32,665	0.00	0.00
Retained earnings	783,617	707,389	649,845	584,433	513,132	10.78	66.06
Accumulated other comprehensive income	-2,599	42,223	-13,344	-46,858	-45,175		
Other equity capital components	0	0	-18	0	0		
Total holding company equity capital	832,945	806,518	695,904	602,665	530,791	3.28	67.84
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	832,945	806,518	695,904	602,665	530,791	3.28	67.84
Total liabilities and capital	11,089,567	9,813,963	7,164,664	6,552,350	6,246,093	13.00	95.62
Memoranda							
Non-interest-bearing deposits	4,593,153	4,151,294	2,817,134	2,413,511	2,356,637	10.64	126.44
Interest-bearing deposits	5,297,117	4,547,497	3,409,728	3,225,410	3,091,662	16.48	82.96
Total deposits	9,890,270	8,698,791	6,226,862	5,638,921	5,448,299	13.70	100.87
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	806,518	695,904	602,665	530,791	496,286		
Accounting restatements	0	0	0	0	0		
Net income	100,030	76,312	83,284	83,056	41,798		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-4,979	-2,515	-5,668	2,255	1,626		
Sale of treasury stock	7,322	4,746	7,952	0	0		
Less: Purchase of treasury stock	7,322	4,727	7,971	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	23,801	18,769	17,872	11,754	8,557		
Change in other comprehensive income	-44,823	55,567	33,514	-1,683	-362		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	832,945	806,518	695,904	602,665	530,791		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	33.21	36.25	35	32.42	48.33	11	39.84	52.67	20	38.29	53.63	16	38.29	53.41	16
Commercial and industrial loans	11.71	10.76	63	19.54	13.47	78	16.89	11.45	80	16.46	11.42	76	17.90	10.82	83
Loans to individuals	1.13	3.36	46	1.17	2.29	57	1.92	2.71	65	1.76	2.65	65	1.83	2.58	66
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0	45	0	0	44	0	0	44	0	0	45
Agricultural loans.....	2.10	0.18	93	2.41	0.43	90	3.16	0.53	91	3.13	0.47	93	2.71	0.51	89
Other loans and leases.....	1.77	4.47	26	1.43	1.39	68	1.59	1.08	72	2.12	2.64	56	2.22	2.62	52
Net loans and leases.....	48.65	58.67	19	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11	61.56	72.64	12
Debt securities over 1 year.....	29.66	19.46	80	25.92	13.53	91	26.45	13.66	91	24.19	13.20	90	22.14	13.96	83
Mutual funds and equity securities	0	0.06	28	0	0.05	45	0	0.06	37	0	0.05	39	0	0.07	15
Subtotal	78.31	79.22	38	81.54	83.47	33	88.51	86.76	63	84.57	87.24	27	83.71	87.26	21
Interest-bearing bank balances	17.92	8.50	90	14.91	6.78	89	7.31	2.97	86	11.46	2.30	94	11.99	2.34	95
Federal funds sold and reverse repos	0	0.54	28	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	0.33	1.56	22	0.35	2.03	18	0.01	2.10	3	0.07	2.14	9	0.06	1.92	11
Trading assets	0	0.49	19	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	96.56	91.77	96	96.80	92.98	95	95.83	92.39	91	96.10	92.24	93	95.76	92.22	93
Non-interest cash and due from depository institutions.....	0.56	0.82	25	1.03	1.07	55	1.43	1.14	70	1.63	1.25	70	1.70	1.26	73
Other real estate owned.....	0	0.01	9	0	0.03	13	0	0.04	10	0	0.04	9	0	0.06	23
All other assets.....	2.88	7.35	3	2.16	5.87	2	2.74	6.41	3	2.27	6.39	1	2.54	6.45	4
Memoranda															
Short-term investments	18.25	11.47	80	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88	12.05	4.63	88
U.S. Treasury securities.....	2.63	1.47	77	0.50	0.19	85	0.36	0.29	76	1.65	0.37	88	1.74	0.22	91
US agency securities (excluding mortgage-backed securities)	11.12	0.82	99	10.32	1.28	95	18.89	1.25	99	13.81	1.67	98	10.71	1.50	95
Municipal securities	0.07	1.73	23	0.09	2.96	19	0.13	2.58	17	0.12	2.66	18	0.06	2.97	15
Mortgage-backed securities	16.17	14.14	64	15.36	8.52	84	7.09	9.38	38	8.68	8.73	56	9.70	9.19	59
Asset-backed securities	0	0.50	24	0	0.35	32	0	0.30	34	0	0.26	33	0	0.23	34
Other debt securities	0	0.53	8	0	0.60	12	0	0.53	15	0	0.52	16	0	0.48	16
Loans held-for-sale.....	0.04	0.55	31	0.29	0.58	49	0.41	0.39	74	0.06	0.29	47	0.34	0.32	73
Loans held for investment	49.88	58.06	22	56.68	69.07	13	62.99	72.01	17	61.71	73.24	12	62.62	72.42	12
Real estate loans secured by 1–4 family	10.69	11.46	50	9.96	14.47	39	12.13	16.02	39	11.24	16.83	34	11.13	16.44	35
Revolving	1.61	1.42	59	1.92	1.79	57	2.37	2.24	57	2.84	2.43	60	3.34	2.71	64
Closed-end, secured by first liens	8.94	9.67	47	7.79	12.11	35	9.28	13.07	36	7.77	13.60	26	7.25	13.03	26
Closed-end, secured by junior liens	0.14	0.17	58	0.25	0.27	52	0.48	0.37	65	0.63	0.41	76	0.54	0.39	72
Commercial real estate loans	22.04	22.69	49	22.01	30.65	20	27.16	33.26	32	26.41	33.39	27	26.54	33.79	28
Construction and land development	4.89	3.34	67	5.42	4.32	65	6.44	5	70	6.51	4.78	71	6.39	4.55	73
Multifamily.....	1.99	3.57	38	2.12	5.03	31	2.47	4.76	36	2.11	5.12	32	1.71	5.32	24
Nonfarm nonresidential	15.17	14.57	53	14.47	19.97	24	18.25	21.85	33	17.79	21.85	30	18.45	22.30	32
Real estate loans secured by farmland.....	0.47	0.30	71	0.45	0.85	58	0.54	0.95	58	0.64	0.88	63	0.61	0.81	61

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	66.52	61.05	51	56.90	69.38	21	62.83	72.74	26	61.99	72.88	26	60.82	73.20	23
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.42	19.86	54	17.47	20.91	45	19.14	22.29	46	18.19	23.13	42	17.68	22.92	40
Real estate loans secured by 1–4 family.....	3.23	2.43	62	3.37	2.61	66	3.74	3.13	61	4.60	3.34	68	5.30	3.76	69
Revolving	18.19	17.24	58	14.10	17.94	42	15.40	18.71	44	13.59	19.33	37	12.38	18.68	31
Closed-end.....	44.16	37.86	55	38.63	44.23	30	42.84	46.16	42	42.76	45.57	43	42.17	46.38	39
Construction and land development.....	9.79	5.65	80	9.51	6.26	78	10.15	6.97	73	10.53	6.53	79	10.15	6.35	79
1–4 family.....	1.53	1.18	67	1.35	1.14	62	1.81	1.47	69	1.90	1.52	67	2.21	1.50	73
Other.....	8.26	4.40	83	8.16	4.94	84	8.34	5.34	78	8.63	4.90	82	7.94	4.76	77
Multifamily.....	3.98	5.78	44	3.72	7.01	36	3.90	6.42	43	3.42	6.76	37	2.71	7.13	26
Nonfarm nonresidential	30.38	24.56	63	25.41	29.04	34	28.79	30.59	42	28.80	30.16	40	29.31	30.84	42
Owner-occupied.....	13.45	8.29	80	12.14	10	70	14.15	10.68	77	15.74	10.31	84	15.56	10.55	84
Other.....	16.93	15.94	55	13.27	18.53	25	14.64	19.36	30	13.07	19.35	23	13.74	19.91	23
Real estate loans secured by farmland.....	0.94	0.54	74	0.80	1.30	62	0.85	1.38	59	1.04	1.27	65	0.97	1.19	63
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0	45	0	0	44	0	0	44	0	0	45
Commercial and industrial loans	23.46	18.86	67	34.30	19.85	88	26.65	16.16	82	26.65	16.21	81	28.44	15.52	86
Loans to individuals	2.25	6.24	49	2.05	3.53	59	3.03	4	67	2.86	3.89	67	2.90	3.90	68
Credit card loans	0.22	0.53	66	0.21	0.03	89	0.35	0.04	93	0.43	0.04	94	0.44	0.03	95
Agricultural loans.....	4.21	0.34	93	4.22	0.69	91	4.99	0.78	91	5.07	0.69	93	4.31	0.76	89
Other loans and leases.....	3.56	8.75	33	2.52	2.07	70	2.51	1.48	73	3.44	3.74	58	3.53	3.75	59
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	377.24	391.81	41	354.66	473.75	17	354.27	493.53	19	338.93	505.61	15	360.86	518.19	17
Real estate loans secured by 1–4 family.....	121.48	126.06	49	108.90	142.34	39	107.90	151.03	35	99.45	161.34	31	104.92	159.68	34
Revolving	18.34	15.44	61	21.03	17.81	60	21.08	21.25	57	25.12	23.52	57	31.47	26.74	61
Closed-end.....	103.14	108.85	49	87.88	122.21	37	86.82	127.10	34	74.33	134.73	27	73.45	130.06	28
Commercial real estate loans	250.42	245.88	50	240.78	302.08	28	241.55	311.74	28	233.78	316.03	25	250.17	328.67	26
Construction and land development.....	55.52	35.95	73	59.26	42.85	73	57.23	46.63	64	57.59	44.92	70	60.22	44.44	73
1–4 family.....	8.67	7.42	63	8.42	7.52	62	10.21	9.52	61	10.40	10.21	61	13.11	10.44	66
Other.....	46.85	28.11	77	50.84	33.94	78	47.02	35.90	68	47.19	33.75	73	47.10	33.34	72
Multifamily.....	22.58	38.66	40	23.18	48.67	35	22	44.76	36	18.71	48.38	29	16.08	51.49	23
Nonfarm nonresidential	172.32	158.05	56	158.35	198.42	31	162.32	206.64	29	157.48	208.15	27	173.87	217.26	30
Owner-occupied.....	76.30	52.99	72	75.64	67.98	60	79.79	71.54	61	86.04	70.68	67	92.34	73.43	66
Other.....	96.02	102.54	49	82.71	125.78	24	82.53	130.65	25	71.43	134.17	16	81.53	140.40	20
Real estate loans secured by farmland.....	5.34	3.22	73	4.97	8.35	60	4.82	8.66	59	5.69	8.13	61	5.78	7.80	62
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	133.05	114.45	65	213.79	133.93	82	150.24	106.70	74	145.71	107.07	73	168.72	105.25	83
Loans to individuals	12.79	34.55	48	12.80	22.15	59	17.07	24.83	65	15.61	24.45	63	17.21	23.98	65
Credit card loans	1.22	2.77	66	1.29	0.20	89	1.96	0.24	91	2.33	0.24	92	2.62	0.19	95
Agricultural loans.....	23.89	1.86	94	26.33	4.17	91	28.12	4.86	90	27.70	4.49	91	25.59	4.90	87
Other loans and leases.....	20.16	51.06	27	15.69	13.62	70	14.14	10.25	70	18.79	25.58	56	20.92	25.83	53
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.94	30.07	52	28.08	34	31	30.77	35.38	38	28.81	35.09	32	29.12	35.69	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	181.17	195.33	48	175.02	232.08	30	173.51	239.13	27	157.49	243.62	21	172.76	253.35	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	257.46	252.85	50	250.66	304.52	29	253.30	315.15	28	243.54	318.90	25	265.10	331.68	29

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	18.25	11.47	80	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88	12.05	4.63	88
Liquid assets	48.40	29.03	90	42.13	19.32	97	35.08	16.28	96	37.23	15.56	96	35.84	15.94	94
Investment securities	29.99	21.63	73	26.27	16.07	84	26.46	16.41	87	24.25	16.02	84	22.21	16.65	75
Net loans and leases	48.65	58.67	19	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11	61.56	72.64	12
Net loans, leases and standby letters of credit	49.44	59.49	19	56.46	69.67	12	63.12	72.78	14	61.79	73.71	11	62.73	73.08	12
Core deposits	88.85	75.71	98	88.14	76.49	98	86.31	71.61	97	84.71	69.97	95	85.71	69.79	96
Noncore funding	2.68	10.30	11	2.70	10.29	11	3.16	14.61	8	5.32	16.58	14	5.08	17.09	10
Time deposits of \$250K or more	0.34	1.58	11	0.50	3.37	5	0.60	4.33	4	1.35	4.28	10	1.11	3.54	11
Foreign deposits	0	0.34	39	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	2.16	1.23	80	2.21	0.62	84	2.28	0.77	85	3.97	0.96	89	3.56	1.20	85
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	2.16	0.54	89	2.21	0.59	85	2.28	0.75	86	3.97	0.97	89	3.56	1.21	86
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.18	1	45	0	1.06	16	0	2.75	14	0	3.63	8	0	4.47	6
Earning assets that reprice within 1 year	33	37.37	40	30.24	31.93	52	31.83	33.16	51	27.25	32.35	37	29.68	33.41	43
Interest-bearing liabilities that reprice within 1 year	1.38	6.39	5	1.81	14.04	2	2.42	18.54	2	4.36	18.20	5	3.54	16.67	6
Long-term debt that reprices within 1 year	0	0.26	30	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	31.62	29.65	56	28.43	17.03	72	29.41	13.71	76	22.89	12.98	67	26.13	15.65	72
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-19.88	-2.33	5	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7	-8.33	13.97	4
Net short-term noncore funding dependence	-19.92	-7.71	15	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9	-8.48	9.65	4
Short-term investment / Short-term noncore funding	689.68	273.46	88	578.08	230.45	85	260.06	78.10	89	222.45	62.28	87	243.49	46.67	93
Liquid assets - short-term noncore funding / Nonliquid assets	88.67	36.68	91	68.24	16.27	97	49.70	6.90	97	51.05	4.17	97	48.14	3.68	97
Net loans and leases / Total deposits	54.55	72.79	12	62.75	84.20	7	71.40	90.96	11	70.17	92.88	9	70.58	92.86	8
Net loans and leases / Core deposits	54.76	78.25	10	63.11	91.10	6	71.90	102.55	8	71.29	106.50	5	71.83	105.03	6
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.26	0.12	3	3.97	0.88	92	0.73	0.36	79	-1.32	-0.47	12	-0.93	-0.05	8
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.52	-0.25	72	10.54	3.63	95	1.61	1.28	68	-3.93	-1.95	13	-3.55	-0.62	4
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02			0.03			-0.02			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	83.80	14.28	98	34.04	5.36	89	34.19	7.25	87	35.12	10.76	85	34.64	13.07	83
Available-for-sale securities	16.20	83.77	1	65.96	93.39	11	65.81	91.33	13	64.88	88.32	15	65.36	86.93	16
U.S. Treasury securities	8.77	6.70	70	1.91	1.22	81	1.36	2.07	73	6.79	2.08	85	7.83	1.33	89
US agency securities (excluding mortgage-backed securities)	37.07	4.12	98	39.28	8.39	93	71.38	8.16	97	56.96	11	96	48.22	10.16	92
Municipal securities	0.24	8.22	19	0.33	18.61	14	0.48	15.40	12	0.48	16.63	15	0.27	17.86	12
Mortgage-backed securities	53.92	66.54	29	58.48	54.48	56	26.78	57.07	15	35.77	54.50	23	43.68	55.76	28
Asset-backed securities	0	2.50	24	0	1.97	32	0	1.70	34	0	1.54	33	0	1.31	34
Other debt securities	0	3.08	8	0	4.34	12	0	3.73	15	0	3.75	16	0	3.25	16
Mutual funds and equity securities	0	0.29	28	0	0.44	45	0	0.49	36	0	0.41	39	0	0.58	15
Debt securities 1 year or less	1.10	7.78	16	1.35	13.69	10	0.02	13.55	2	0.27	13.91	5	0.29	11.90	8
Debt securities 1 to 5 years	23.67	18.25	66	16.45	20.49	47	18.36	23.43	43	44.68	23.42	82	38.01	23.53	77
Debt securities over 5 years	75.23	71.11	48	82.21	61.87	79	81.62	58.63	79	55.05	58.36	41	61.70	60.73	47
Pledged securities	11.70	32.26	22	15.25	44.55	16	21.68	43.76	24	27.06	42.20	30	30.77	46.78	30
Structured notes, fair value	0	0.11	40	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	35.10	27.98	61	185.67	136.94	71	-30.59	32.84	9	0.35	16.28	43	81.64	6.96	90
Investment securities	28.99	31.36	54	36	16.36	78	19.29	4.80	83	14.57	8.02	74	0.17	4.99	38
Core deposits	13.90	16.94	52	39.88	23.17	89	11.41	9.96	62	3.68	10.40	33	12.42	13.94	53
Noncore funding	12.03	-14.79	82	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53	-15.03	-3.35	37

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,775,341	2,687,028	2,328,100	2,160,393	1,956,917
Commit: Secured commercial real estate loans	536,738	450,872	422,831	406,720	409,588
Commit: Unsecured real estate loans	49,935	48,820	43,367	71,484	56,544
Credit card lines (reported semiannually, June/Dec)	146,216	140,134	129,845	123,741	118,391
Securities underwriting	0	0	0	0	0
Standby letters of credit	86,667	82,619	76,466	92,242	72,874
Commercial and similar letters of credit	460	111	0	43	175
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	6,356	32,961	30,248	4,272	21,235
Written options contracts (interest rate)	14,565	68,870	26,326	13,726	15,433
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	92,878	93,302	94,437	95,527	12,550
Futures and forward foreign exchange	0	47	0	0	399
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.03	22.78	63	27.38	16.09	91	32.49	16.97	96	32.97	17.31	94	31.33	17.28	97
Standby letters of credit	0.78	0.65	69	0.84	0.31	89	1.07	0.36	95	1.41	0.35	98	1.17	0.40	93
Commercial and similar letters of credit	0	0.02	56	0	0.01	75	0	0.01	36	0	0.01	71	0	0.01	71
Securities lent	0	0.10	41	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	1.03	46.30	8	1.99	3.72	70	2.11	2.95	72	1.73	6.51	38	0.79	6.82	24
Interest rate contracts	1.03	32.46	8	1.99	3.62	70	2.11	2.87	72	1.73	6.40	38	0.79	6.72	24
Interest rate futures and forward contracts	0.06	3.25	33	0.34	0.20	83	0.42	0.08	90	0.07	0.25	52	0.34	0.28	74
Written options contracts (interest rate)	0.13	1.41	31	0.70	0.24	83	0.37	0.13	83	0.21	0.26	62	0.25	0.28	59
Purchased options contracts (interest rate)	0	1.31	23	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	0.84	20.49	13	0.95	2.58	71	1.32	2.19	72	1.46	5.18	45	0.20	5.41	29
Foreign exchange contracts	0	6.30	26	0	0	95	0	0	47	0	0	47	0.01	0	91
Futures and forward foreign exchange contracts	0	3.78	27	0	0	95	0	0	47	0	0	47	0.01	0	91
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	0	48	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0	49	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	49.33	44.98	68	49.79	24.20	97	54.08	24.81	97	53.82	25.18	96	50.46	25.74	97

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	113,799	195,180	151,011	113,525	49,617
Interest rate contracts	113,799	195,133	151,011	113,525	49,218
Foreign exchange contracts.....	0	47	0	0	399
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	6,356	33,008	30,248	4,272	21,634
Written options	14,565	68,870	26,326	13,726	15,433
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	14,565	68,870	26,326	13,726	15,433
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	92,878	93,302	94,437	95,527	12,550
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	113,799	195,180	151,011	113,525	49,617
Interest rate contracts	113,799	195,133	151,011	113,525	49,218
Foreign exchange contracts.....	0	47	0	0	399
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	99,234	126,310	124,685	95,527	34,184
One year or less	6,356	33,069	30,441	0	21,634
Over 1 year to 5 years	9,000	9,241	10,244	1,842	2,667
Over 5 years	83,878	84,000	84,000	93,685	9,883
Gross negative fair value (absolute value)	5,869	7,910	4,353	1,862	357
Gross positive fair value.....	5,861	7,949	4,327	1,855	267
Held for trading.....	0	0	0	0	0
Non-traded.....	5,861	7,949	4,327	1,855	267
Current credit exposure on risk-based capital derivative contracts	5,861	7,641	4,216	1,784	233
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.17	75	99.98	99.50	16	100	99.57	60	100	99.91	54	99.20	99.91	9
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0.02	0.19	86	0	0.14	42	0	0	46	0.80	0.04	92
Foreign exchange contracts	0	1.14	34	0	0	47	0	0.07	45	0	0	47	0	0	47
Futures and forwards	5.59	11.16	52	16.91	15.03	64	20.03	14.06	67	3.76	11.75	56	43.60	12.76	84
Written options	12.80	6.28	78	35.29	10.24	88	17.43	11.73	72	12.09	11.14	71	31.10	9.73	82
Exchange-traded	0	0.12	42	0	0	50	0	0	48	0	0	49	0	0	49
Over-the-counter	12.80	5.96	81	35.29	10.24	88	17.43	10.84	72	12.09	10.65	71	31.10	9.46	83
Purchased options	0	3.27	20	0	2.13	33	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0	50	0	0	49	0	0	49	0	0	49
Over-the-counter	0	2.87	21	0	2.13	33	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	81.62	74.26	47	47.80	71.83	30	62.54	64.61	40	84.15	65.42	47	25.29	66.04	22
Held for trading	0	40.42	21	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	0	47	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0	49	0	0	48	0	0	49	0	0	49
Non-traded	100	59.58	78	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	99.98	83.02	39	100	84.69	69	100	85.51	64	99.20	83.04	34
Foreign exchange contracts	0	0.40	33	0.02	0	90	0	0.01	44	0	0	47	0.80	0.01	94
Equity, commodity, and other contracts	0	0.09	38	0	0	48	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	87.20	92.53	26	64.71	79.60	30	82.57	80.07	40	84.15	82.85	33	68.90	87.47	20
One year or less	5.59	27.56	26	16.94	15.52	64	20.16	15.20	67	0	12.75	13	43.60	15.62	82
Over 1 year to 5 years	7.91	27.01	19	4.73	19.75	32	6.78	22.92	30	1.62	22.66	33	5.38	21.68	33
Over 5 years	73.71	29.89	89	43.04	32.47	56	55.63	34.12	72	82.52	36.28	85	19.92	37.90	37
Gross negative fair value (absolute value)	5.16	0.98	97	4.05	2.84	69	2.88	1.30	92	1.64	0.66	91	0.72	0.50	63
Gross positive fair value	5.15	1.34	98	4.07	2.25	86	2.87	1.14	96	1.63	1.10	80	0.54	0.92	27
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	31	0.01	0.01	76	0.01	0	79	0	0.01	56	0	0	39
Gross positive fair value (X)	0.01	0.05	24	0.01	0.01	79	0.01	0	78	0	0.01	52	0	0.01	24
Held for trading (X)	0	0.04	22	0	0	44	0	0	44	0	0	40	0	0	37
Non-traded (X)	0.01	0.01	56	0.01	0	85	0.01	0	85	0	0.01	61	0	0	36
Current credit exposure (X)	0.01	0.04	31	0.01	0.02	62	0.01	0.01	63	0	0	65	0	0	40
Credit losses on derivative contracts	0	0	46	0	0	48	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.46	29	0.13	0.27	59	0.08	0.10	63	0.04	0.06	65	0.01	0.05	40

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	132,811	96,415	90,749	86,784	85,787
Gross losses	7,412	2,134	5,174	5,279	6,289
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,204	5,530	7,640	6,544	7,286
Net losses	1,208	-3,396	-2,466	-1,265	-997
Provision for loan and lease losses	9,000	33,000	3,200	2,700	0
Adjustments	0	0	0	0	0
Ending balance	140,603	132,811	96,415	90,749	86,784
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.09	-0.09	90	0.39	0.38	61	0.05	0.12	30	0.04	0.12	25	0	0.11	11
Provision for loan and lease losses / Average loans and leases	0.16	-0.16	91	0.61	0.53	66	0.07	0.16	31	0.07	0.16	29	0	0.16	11
Provision for loan and lease losses / Net loan and lease losses	745.03	-105.48	92	-971.73	672.96	7	-129.76	142.73	10	-213.44	182.69	10	0	110.75	17
Allowance for loan and lease losses / Total loans and leases not held for sale	2.54	1.23	94	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98	2.22	0.95	97
Allowance for loan and lease losses / Total loans and leases	2.54	1.20	94	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98	2.21	0.94	97
Allowance for loan and lease losses / Net loans and leases losses (X)	116.39	21.39	94		25.33			17.18			21.35			16.23	
Allowance for loan and lease losses / Nonaccrual assets	275.44	364.13	47	1,163.78	336.78	92	713.87	315.75	85	850.43	285.36	90	773.20	270.69	91
ALLL / 90+ days past due + nonaccrual loans and leases	273.14	287.08	60	1,161.95	293.46	93	671.09	283.41	86	755.30	259.30	90	755.30	232.03	93
Gross loan and lease losses / Average loans and leases	0.13	0.19	46	0.04	0.16	18	0.12	0.16	45	0.13	0.15	57	0.16	0.16	61
Recoveries / Average loans and leases	0.11	0.08	74	0.10	0.04	88	0.18	0.05	94	0.16	0.05	92	0.19	0.06	91
Net losses / Average loans and leases	0.02	0.11	25	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6	-0.03	0.10	6
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	48	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	290.72	34.67	98	106.88	42.12	89	144.72	41.80	94	104.05	51.25	83	110.23	50.41	87
Earnings coverage of net loan and lease losses (X)	113.41	39.72	82	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8	-88.34	0.97	14
Net Loan and Lease Losses By Type															
Real estate loans	-0.09	0.02	2	-0.06	0.04	1	-0.20	0.02	0	-0.18	0.01	2	-0.12	0.02	3
Real estate loans secured by 1-4 family	-0.08	-0.02	7	-0.07	0.01	2	-0.07	0.02	4	-0.09	0.01	5	-0.08	0.03	3
Revolving	-0.34	-0.07	12	-0.33	0	1	-0.24	0.02	2	-0.34	0.02	3	-0.24	0.03	4
Closed-end	-0.03	-0.01	23	-0.01	0.01	22	-0.03	0.02	8	0	0.01	27	-0.02	0.02	13
Commercial real estate loans	-0.10	0.04	1	-0.05	0.05	2	-0.26	0.02	1	-0.22	0.01	3	-0.14	0.01	4
Construction and land development	-0.44	0	0	-0.20	0	4	-1.09	-0.02	1	-0.90	-0.02	2	-0.23	-0.04	14
1-4 family	0	0	57	0	0	50	0	0	54	0	0	54	0	0	59
Other	-0.44	0	0	-0.20	-0.01	3	-1.09	-0.02	1	-0.90	-0.02	2	-0.23	-0.04	10
Multifamily	0	0.01	48	0	0	51	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	0	0.05	29	0	0.07	34	0	0.03	38	0	0.02	39	-0.13	0.02	3
Owner-occupied	0	0.01	44	0	0.01	40	0	0.01	44	0	0.01	43	0	0.01	45
Other	0	0.04	35	0	0.04	40	0	0.01	41	0	0.01	47	-0.13	0.01	2
Real estate loans secured by farmland	0	0	54	0	0.01	44	0	0.01	45	0	0	49	0	0	50
Commercial and industrial loans	-0.10	0.17	5	-0.10	0.20	3	0.22	0.27	55	0.22	0.18	60	0.11	0.18	46
Loans to individuals	0.71			0.04	0.66	6	0.12	0.74	14	0.38	0.71	41	0.46	0.78	40
Credit card loans	0.52	1.84	16	1.88	1.71	60	1.66	1.89	49	2.13	1.65	66	2.07	1.60	68
Agricultural loans	2.44	0.02	97	0	0.01	48	0	0.02	46	0	0.03	43	-0.06	0.06	4
Loans to foreign governments and institutions	0														
Other loans and leases	0.11	0.10	70	0.14	0.44	65	0.29	0.14	80	0.27	0.28	74	0.25	0.27	70

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		5,536		1,688		3,735		7,959		12,615					
90+ days past due loans and leases		429		18		861		1,344		266					
Nonaccrual loans and leases.....		51,047		11,412		13,506		10,671		11,224					
Total past due and nonaccrual loans and leases.....		57,012		13,118		18,102		19,974		24,105					
Restructured 30-89 days past due		0		22		78		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		1,244		2,779		6,331		2,910		5,042					
Total restructured loans and leases		1,244		2,801		6,409		2,910		5,042					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		846		953		987		886		1,224					
Other real estate owned.....		0		0		0		0		311					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.10	0.32	15	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35	0.32	0.32	59
90+ days past due loans and leases	0.01	0.10	33	0	0.04	38	0.02	0.03	61	0.03	0.03	70	0.01	0.04	40
Nonaccrual loans and leases.....	0.92	0.46	88	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25	0.29	0.46	27
90+ days past due and nonaccrual loans and leases.....	0.93	0.62	80	0.20	0.67	16	0.32	0.54	31	0.30	0.54	28	0.29	0.55	24
30-89 days past due restructured.....	0	0.01	21	0	0	67	0	0	63	0	0.01	27	0	0.01	25
90+ days past due restructured	0	0	30	0	0	45	0	0	45	0	0	43	0	0	41
Nonaccrual restructured.....	0.02	0.10	24	0.05	0.09	45	0.14	0.07	78	0.07	0.10	50	0.13	0.10	62
30-89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale.....	0	0	41	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	46	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.10	0.32	15	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35	0.32	0.32	59
90+ days past due assets	0.01	0.10	32	0	0.04	38	0.02	0.03	61	0.03	0.03	70	0.01	0.04	40
Nonaccrual assets	0.92	0.47	88	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25	0.29	0.47	27
30+ days past due and nonaccrual assets	1.03	0.97	64	0.23	0.95	8	0.40	0.87	17	0.49	0.88	23	0.61	0.89	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.46	0.36	74	0.12	0.47	14	0.20	0.39	29	0.18	0.39	24	0.18	0.40	19
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.37	71	0.12	0.52	12	0.20	0.45	25	0.18	0.45	21	0.19	0.48	17
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.47	0.41	65	0.13	0.63	8	0.20	0.56	13	0.18	0.59	12	0.20	0.63	9
Allowance for loan and lease losses	36.91	62.64	28	9.33	72.10	4	15.11	92.08	5	12.74	95.97	2	14.70	100.14	3
Equity capital + allowance for loan and lease losses	5.33	3.60	77	1.32	5.64	10	1.84	4.77	16	1.67	5.09	14	2.07	5.57	14
Tier 1 capital + allowance for loan and lease losses.....	5.32	4.30	70	1.38	6.21	10	1.81	5.30	13	1.56	5.65	10	1.93	6.11	9
Loans and leases + other real estate owned	0.94	0.71	71	0.22	0.92	8	0.32	0.78	14	0.29	0.82	15	0.32	0.86	12

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.06	0.26	17	0.03	0.25	6	0.09	0.28	14	0.12	0.29	24	0.46	0.29	81
	90+ days past due		0	0.12	15	0	0.04	25	0.03	0.03	67	0.02	0.03	65	0.01	0.05	50
	Nonaccrual.....		0.09	0.52	12	0.21	0.63	19	0.19	0.45	23	0.34	0.48	44	0.33	0.43	39
Commercial and industrial	30–89 days past due		0.20	0.24	56	0.04	0.15	28	0.04	0.22	25	0.39	0.23	74	0.09	0.27	37
	90+ days past due		0.03	0.04	64	0	0.02	64	0.01	0.02	68	0.05	0.02	84	0	0.01	67
	Nonaccrual.....		0.21	0.57	24	0.22	0.61	35	0.63	0.74	56	0.19	0.61	30	0.25	0.60	37
Individuals	30–89 days past due		0.05	0.63	18	0.09	0.52	23	0.51	0.60	46	0.32	0.68	41	0.06	0.69	17
	90+ days past due		0	0.09	44	0	0.02	63	0.01	0.02	67	0	0.03	65	0.01	0.03	65
	Nonaccrual.....		0.14	0.17	57	0.39	0.14	82	0.18	0.12	70	0.11	0.15	58	0.20	0.21	69
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.21	0.07	79	0	0.07	34	0	0.10	34	0	0.11	34	0.39	0.15	84
	90+ days past due		0	0	42	0	0	45	0	0	47	0	0.01	44	0	0	45
	Nonaccrual.....		19.22	0.70	98	0	0.57	29	0	0.80	28	0	0.46	31	0	0.31	62
Foreign governments	30–89 days past due			0.50													
	90+ days past due			0													
	Nonaccrual.....			0.15													
Other loans and leases	30–89 days past due		0	0.12	16	0.05	0.67	57	0	0.28	23	0.32	0.18	79	0.02	0.12	61
	90+ days past due		0	0.01	34	0	0	40	0	0	40	0.22	0	97	0	0	44
	Nonaccrual.....		0	0.09	43	0.09	0.10	78	0.34	0.04	91	0	0.04	36	0.20	0.06	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.17	0.46	22	0.07	0.46	11	0.24	0.53	29	0.25	0.52	31	0.58	0.56	59
	90+ days past due	0	0.24	18	0	0.06	28	0	0.05	28	0.07	0.04	76	0.03	0.06	60
	Nonaccrual	0.25	0.71	20	0.56	0.67	46	0.53	0.55	55	0.53	0.61	48	0.72	0.65	65
Revolving	30–89 days past due	0.21	0.28	45	0.03	0.25	34	0.09	0.36	26	0.19	0.36	42	0.21	0.29	47
	90+ days past due	0	0.02	35	0	0.01	41	0	0.01	37	0	0.02	37	0.03	0.02	79
	Nonaccrual	0.27	1.18	27	0.22	0.46	40	0.32	0.34	53	0.75	0.35	80	0.77	0.42	78
Closed-end	30–89 days past due	0.16	0.49	25	0.07	0.48	15	0.27	0.56	36	0.27	0.54	39	0.74	0.63	66
	90+ days past due	0	0.26	18	0	0.06	29	0	0.05	29	0.09	0.05	79	0.04	0.06	65
	Nonaccrual	0.24	0.67	21	0.64	0.69	53	0.58	0.57	54	0.45	0.64	41	0.69	0.68	61
Junior lien	30–89 days past due	0	0.01	11	0	0.01	15	0.04	0.02	79	0.08	0.02	89	0.33	0.03	96
	90+ days past due	0	0	36	0	0	44	0	0	41	0.09	0	98	0	0	36
	Nonaccrual	0.10	0.03	88	0.15	0.03	92	0.18	0.03	91	0.17	0.03	92	0.17	0.04	89
Commercial real estate	30–89 days past due	0.02	0.15	15	0.01	0.14	24	0.02	0.15	20	0.07	0.16	38	0.42	0.15	89
	90+ days past due	0	0.01	28	0	0.02	35	0.04	0.02	81	0	0.02	31	0	0.02	31
	Nonaccrual	0.01	0.38	6	0.05	0.57	16	0.03	0.34	17	0.26	0.41	51	0.17	0.33	36
Construction and development	30–89 days past due	0.01	0.17	40	0	0.16	26	0.07	0.20	61	0.27	0.17	71	0	0.18	20
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0	0.20	33	0.01	0.21	46	0.06	0.18	57	0.42	0.18	77	0.66	0.21	83
1–4 family	30–89 days past due	0	0.02	30	0	0.03	36	0.04	0.05	73	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35
Other	30–89 days past due	0.01	0.13	55	0	0.09	30	0.03	0.12	67	0.27	0.06	88	0	0.08	26
	90+ days past due	0	0	41	0	0	44	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0	0.16	38	0.01	0.16	50	0.06	0.14	63	0.42	0.10	85	0.66	0.12	89
Multifamily	30–89 days past due	0	0.07	27	0	0.03	39	0	0.03	38	0	0.03	36	0.41	0.04	93
	90+ days past due	0	0	46	0	0	47	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.17	21	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.02	0.13	24	0.01	0.14	31	0.01	0.13	21	0	0.17	9	0.56	0.14	93
	90+ days past due	0	0.01	31	0	0.02	38	0.06	0.02	85	0	0.02	34	0	0.02	33
	Nonaccrual	0.01	0.45	8	0.08	0.73	18	0.02	0.36	14	0.23	0.52	42	0.02	0.40	12
Owner Occupied	30–89 days past due	0.02	0.04	41	0.01	0.05	45	0.01	0.06	33	0	0.08	13	0.02	0.06	39
	90+ days past due	0	0	37	0	0.01	40	0.06	0.01	91	0	0	38	0	0.01	35
	Nonaccrual	0.01	0.17	15	0.07	0.27	25	0.01	0.19	20	0.22	0.20	64	0.01	0.16	18
Other	30–89 days past due	0	0.08	14	0	0.06	22	0	0.05	18	0	0.07	18	0.54	0.06	95
	90+ days past due	0	0	37	0	0	44	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.01	0.23	18	0.01	0.33	29	0.01	0.14	31	0.01	0.22	32	0	0.16	25
Farmland	30–89 days past due	0	0.10	31	0	0.08	33	0	0.21	28	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	46	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	0.11	0.69	50	0.18	1.19	57	0.30	1.06	58	0.28	0.49	63	0.38	0.44	69
Credit card	30–89 days past due	0.09	0.81	15	0.09	1.02	43	0.13	0.87	43	0.06	1.03	46	0.05	0.83	47
	90+ days past due	0.03	0.45	30	0.03	0.22	54	0.06	0.18	64	0.02	0.26	72	0.01	0.22	72
	Nonaccrual	0	0.10	36	0	0.02	46	0	0	46	0	0.07	42	0	0.08	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	51,927	56,906	59,403	65,090	62,834										
Retained earnings	783,617	707,389	649,845	584,433	513,132										
Accumulated other comprehensive income (AOCI)	-2,599	42,223	-13,344	-46,858	-45,175										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	832,945	806,518	695,904	602,665	530,791										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	-2,599	42,224	-13,344	-46,858	-45,175										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	835,544	764,294	709,248	649,523	575,966										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	835,544	764,294	709,248	649,523	575,966										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	835,544	764,294	709,248	649,523	575,966										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	84,050	72,652	68,454	61,155	58,395										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	84,050	72,652	68,454	61,155	58,395										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	84,050	72,652	68,454	61,155	58,395										
Exited advanced approach tier 2 capital															
Total capital	919,594	836,946	777,702	710,678	634,361										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,946,007	9,484,120	6,864,680	6,629,764	6,190,736										
Less: Deductions from common equity tier 1 capital	0	0	0	0	0										
Less: Other deductions	4,992	5,694	5,947	7,097	7,720										
Total assets for leverage ratio	10,941,015	9,478,426	6,858,733	6,622,667	6,183,016										
Total risk-weighted assets	6,666,485	5,751,073	5,447,397	4,861,795	4,642,201										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.53	12.37	59	13.29	10.91	72	13.02	12.50	67	13.36	12.37	73	12.41	11.95	64
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.53	13.11	45	13.29	11.60	60	13.02	13.19	57	13.36	13.03	68	12.41	12.68	56
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	13.79	14.91	32	14.55	13.45	47	14.28	14.63	52	14.62	14.48	64	13.67	14.15	46
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	7.64	8.98	18	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39	9.32	10.04	34
Supplementary leverage ratio, advanced approaches HCs		6.71													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		16			369			27			69			190	-95.66	-52.94	
Other insurance activities income		16			369			27			69			190	-95.66	-52.94	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		84,788			8,833			8,503			8,174			7,860	859.90	297.47	
Analysis Ratios																	
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			50			60			66.67					75		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			50			40			33.33					25		
Separate account assets (L/H) / Total life assets	13.40			0			0			0					0		
Insurance activities revenue / Adjusted operating income	0	0.36	28	0.11	0.41	68	0.01	0.37	52	0.02	0.46	51	0.07	0.44	64		
Premium income / Insurance activities revenue	0	2.76	42	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47		
Credit related premium income / Total premium income	32.99			100			100			50			50		60		
Other premium income / Total premium income	67.01			0			0			50			50		40		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0	48	0	0	48	0	0	47		
Insurance net income (P/C) / Equity (P/C)	23.22			19.85			37.86			72.25					31.81		
Insurance net income (L/H) / Equity (L/H)	4.49																
Insurance benefits, losses, expenses / Insurance premiums	927.51			-40.91			132.57			116.87			116.87		136.34		
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0			0		0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	49	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.69	12	35	0.98	11.01	15	1.06	11.53	14	1.10	13.70	14	1.19	14.86	11		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.66			0.05			0			0				0
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20													
Commercial and industrial loans		0.79			1.24			2.35			3.83				4.38
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		6.83			5,672.05			-47.91			-27.26				22.03
Total selected assets.....		9.48			6.04			-25.04			5.03				-5.54
Deposits		0.73			-44.89			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017			
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change		
	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....								
1–4 family residential loans.....								
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....								
Seller's interest carried as securities and loans								
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0			
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0			
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commcial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30–89 days past due securitized assets.....	0	0	0	0	0			
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0	0			
Total past due securitized assets.....	0	0	0	0	0			
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		35,351	29,108	27,501	13,915	11,158	21.45	203.73
Dividends		35,351	29,108	27,501	13,915	11,158	21.45	203.73
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		35,351	29,108	27,501	13,915	11,158	21.45	203.73
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,414	746	1,406	2,284	1,220	89.54	16.96
Total operating income		36,765	29,854	28,907	16,199	12,378	23.15	186.15
Operating Expenses								
Personnel expenses		883	772	803	705	748	14.38	20.63
Interest expense		0	0	0	0	0		
Other expenses		1,892	1,564	1,978	2,082	1,399	20.97	68.03
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,775	2,336	2,781	2,787	2,147	18.79	49.35
Income (loss) before taxes		33,994	27,518	25,971	14,077	10,231	23.53	209.32
Applicable income taxes (credit)		-297	-349	-335	35	-1,410		
Extraordinary items						0		
Income before undistributed income of subsidiaries		34,291	27,867	26,306	14,042	11,641	23.05	205.87
Equity in undistributed income of subsidiaries		65,739	48,445	56,978	69,014	30,157	35.70	62.25
Bank subsidiaries		65,739	48,445	56,978	69,014	30,157	35.70	62.25
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		100,030	76,312	83,284	83,056	41,798	31.08	93.38
Memoranda								
Bank net income		101,090	77,553	84,479	82,929	41,315	30.35	93.83
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	800,622	95.89	779,455	96.40	675,534	96.77	585,093	517,484	2.72	64.28	
Common and preferred stock	799,894	95.81	778,960	96.34	674,953	96.69	584,475	517,148	2.69	64.13	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	728	0.09	495	0.06	581	0.08	618	336	47.07		
Investment in nonbank subsidiaries	796	0.10	853	0.11	887	0.13	916	944	-6.68	-16.74	
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	796	0.10	853	0.11	887	0.13	916	944	-6.68	-16.74	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	1,017	0.12	1,037	0.13	1,031	0.15	1,010	994	-1.93	1.70	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	21,610	2.59	16,315	2.02	7,731	1.11	8,205	1,632	32.45	408.35	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	9,277	1.11	9,887	1.22	10,427	1.49	7,640	8,073	-6.17	701.82	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	1,579	0.19	1,047	0.13	2,464	0.35	1,250	2,275	50.81	-1.80	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	834,901	100.00	808,594	100.00	698,074	100.00	604,114	531,402	3.25	68.22	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	1,956	0.23	2,076	0.26	2,170	0.31	1,449	611	-5.78	5488.57	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	1,956	0.23	2,076	0.26	2,170	0.31	1,449	611	-5.78	5488.57	
Equity Capital	832,945	99.77	806,518	99.74	695,904	99.69	602,665	530,791	3.28	67.84	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	19,262	2.31	24,241	3	26,756	3.83	32,425	30,169	-20.54	-32.52	
Common surplus	32,665	3.91	32,665	4.04	32,665	4.68	32,665	32,665	0.00	0.00	
Retained earnings	783,617	93.86	707,389	87.48	649,845	93.09	584,433	513,132	10.78	66.06	
Accumulated other comprehensive income	-2,599	-0.31	42,223	5.22	-13,344	-1.91	-46,858	-45,175			
Other equity capital components	0	0	0	0	-18	0	0	0			
Total liabilities and equity capital	834,901	100.00	808,594	100.00	698,074	100.00	604,114	531,402	3.25	68.22	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	12.34	11.94	61	9.90	9.11	60	12.71	10.58	76	14.94	11.03	85	7.83	8.67	39
Bank net income / Average equity investment in banks	12.96	11.80	63	10.44	9.38	60	13.28	10.85	75	15.28	11.56	81	8.11	9.11	36
Nonbank net income / Average equity investment in nonbanks		13.12			9.69			12.07			10.83				9.81
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			8.82			15.16			9.40				8.81
Bank net income / Parent net income	101.06	96.79	47	101.63	104.93	36	101.43	103.77	36	99.85	104.73	18	98.84	104.64	18
Nonbank net income / Parent net income	0	3.40	15	0	1.04	25	0	1.08	24	0	0.99	23	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			101.16			92.33			90.39				90.33
Leverage															
Total liabilities / Equity capital	0.23	16.81	9	0.26	11.62	14	0.31	9.66	16	0.24	9.50	13	0.12	11.14	14
Total debt / Equity capital	0	11.71	11	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	9.67	14	0	7.99	13	0	7.93	12	0	9.36	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	0	11.81	11	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	0	10.95	12	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0	47	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0	45	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt		39.86			20.97			0	14.37	26		15.49			17.83
Double Leverage															
Equity investment in subs / Equity capital	96.03	103.22	11	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20	97.43	105.17	22
Total investment in subs / Equity capital	96.21	108.40	6	96.75	104.82	14	97.20	104.48	17	97.24	104.38	21	97.67	105.55	20
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.33	0.29	12	-0.36	0.49	15	-0.25	0.44	17	-0.22	0.36	21	-0.33	0.56	21
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.45			1.47			1.18			1.91	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	141.75	152.85	54	145.99	121.76	71	143.68	153.39	61	114.15	113.37	60	129.35	96.31	76
Cash from ops + noncash items + op expense / Op expense + dividend	142.93	154.48	52	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66	141.93	100.80	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	122.22	98.54	75	143.56	140.42	67	99.80	105.99	36	148.19	108.88	81	76.07	101.42	23
Pretax operating income + interest expense / Interest expense		1,835.33			2,318.94			17,211.14			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,435.81			2,481.22			1,015.91			1,082.59	
Dividends + interest from subsidiaries / Interest expense + dividends	148.53	174.12	51	155.09	137	67	153.88	196.13	54	118.39	140.89	53	130.40	107.07	71
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X)		47.61			52.16			71.69			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.71	3.44	51	2.02	2.19	63	1.11	1.59	61	1.52	1.59	65	0.31	1.68	48
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0			0			0			0	
Nonaccrual		0.92			0			8.16			0.70			0.46	
Total		1.09			0			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	69.41	66.37	54	67.35	79.13	42	67.94	65.39	53	83.71	87.25	50	73.51	100.86	33
Dividends declared / Net income	23.79	28.27	40	24.60	29.39	41	21.46	25.65	41	14.15	24.10	35	20.47	32.32	34
Net income – dividends / Average equity.....	9.41	8.62	66	7.46	6.36	64	9.98	7.61	76	12.83	8.12	88	6.23	5.74	56
Percent of Dividends Paid															
Dividends from bank subsidiaries	148.53	155.92	59	155.09	130.75	65	153.88	160.93	56	118.39	131.90	52	130.40	106.72	65
Dividends from nonbank subsidiaries	0	4.90	22	0	3.01	28	0	2.59	28	0	2.83	26	0	2.37	25
Dividends from subsidiary holding companies.....	0	5.91	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	148.53	203.53	46	155.09	158.62	62	153.88	209.89	52	118.39	144.51	48	130.40	114.69	63
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	34.97	45.96	35	37.53	43.52	43	32.55	45.88	36	16.78	33.37	32	27.01	35.18	38
Interest income from bank subsidiaries.....	0	0.11	24	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28
Management and service fees from bank subsidiaries	0	0.88	38	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	34.97	51.33	33	37.53	51.02	38	32.55	48.40	35	16.78	35.67	31	27.01	41.35	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			99.52			76.61			80.47			129.02	
Interest income from nonbank subsidiaries.....		2.44			0.07			0.91			0.31			0.63	
Management and service fees from nonbank subsidiaries		0.37			0.02			0.02			0.17			0.60	
Other income from nonbank subsidiaries.....		0.07			0.11			0.01			0.06			0.08	
Operating income from nonbank subsidiaries		87.22			105.70			83.73			96.62			153.75	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			29.39			65.48			43.51			58.43	
Interest income from subsidiary holding companies		5.26			0			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0			0			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0			0			0.15			0	
Operating income from subsidiary holding companies.....		58.37			29.39			65.48			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.15	74.16	50	97.50	76.69	51	95.14	77.61	42	85.90	72.95	36	90.14	67.33	43
Interest income from bank subsidiaries.....	0	0.23	23	0	0.11	33	0	0.23	32	0	0.55	29	0	1.07	28
Management and service fees from bank subsidiaries	0	1.44	37	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries	96.15	83.13	38	97.50	84.80	37	95.14	94.06	29	85.90	89.39	26	90.14	79.76	31
Dividends from nonbank subsidiaries	0	3.07	21	0	1.76	28	0	1.13	29	0	2.65	26	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0	46	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0	48	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries	0	4.67	14	0	2.06	24	0	1.56	25	0	3.33	23	0	3.09	22
Dividends from subsidiary holding companies.....	0	2.10	45	0	0	48	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	0	47	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			400.31			1,178.56			854.19			886.47	
Loans and advances from subsidiaries / Total debt		26.38			59.71			70.71			81.26			74.60	